



| allsure upgrade wording | Revised wording |
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| GENERAL SECTION | |
| 3.1 The countries where you are insured The policy applies to South Africa, Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland and Zimbabwe. Please check each section for exceptions to this condition. | 3.1 The countries where you are insured 3.1.1 The policy applies to South Africa, Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland and Zimbabwe. 3.1.2 This condition does not apply to Personal Liability, Extended Personal Liability, Personal Accident, All Risks, Personal Computer, Bereavement Expenses and Hospital Cash Plan Sections. |
| 3.6 Claiming Tell us about the claim 3.6.4 You must give us: 3.6.4.1 full details of the claim; 3.6.4.2 details of any other insurance for the Insured event; 3.6.4.3 proof, statements, and any other information we ask for; and 3.6.4.4 any correspondence or other documents (for example, court papers or legal letters) you have received in relation to the claim. | 3.6 Claiming Tell us about the claim 3.6.4 You must give us: 3.6.4.1 full details of the claim; 3.6.4.2 details of any other insurance you may have for the Insured event; 3.6.4.3 proof, statements, and any other information we ask for; and 3.6.4.4 any correspondence or other documents (for example, court papers or legal letters) you have received in relation to the claim. |
| 3.7 The compensation we give Riot and Strike 3.7.10 This riot and strike insurance applies only if the South African Special Risks Insurance Association (SASRIA) does not provide insurance. 3.7.11 This policy is extended to cover loss of or damage to property directly occasioned by or through or in consequence of: 3.7.11.1 civil commotion, labour disturbances, riot, strike or lockout; 3.7.11.2 the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in 3.7.7.1 above. 3.7.12 Provided that this extension does not cover: 3.7.12.1 loss of or damage to property occurring either within the territorial limits of the Republic of South Africa or Namibia; 3.7.12.2 consequential or indirect loss or damage of any kind or description whatsoever; | 3.7 The compensation we give Riot and Strike Deleted - no longer applies. |

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| <p>3.7.12.3 loss or damage resulting from total or partial cessation of work, or the retarding or cessation of any process or operation;</p> <p>3.7.12.4 loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority;</p> <p>3.7.12.5 loss or damage related to or caused by any occurrence referred to in general exception exclusion 3.8.11.1, 3.8.11.2, 3.8.11.3, 3.8.11.4, 3.8.11.5, 3.8.11.6 of this policy or the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any such occurrence.</p> <p>3.7.13 If we allege that by reason of 3.7.12.1, 3.7.12.2, 3.7.12.3, 3.7.12.4 and 3.7.12.5 loss or damage is not covered by this extension, the burden of proving the contrary will rest on you.</p> <p>What we do not insure</p> <p>We do not compensate for certain causes</p> <p>3.8.7 We do not compensate you for claims for loss, damage, bodily injury or Liability arising from any of the following:</p> <p>3.8.7.1 wear and tear, rust, mildew, corrosion, decay or erosion;</p> <p>3.8.7.2 electronic or electrical breakdown or failure</p> <p>3.8.7.3 breakdowns or breakages;</p> <p>3.8.7.4 rust, corrosion, or mildew;</p> <p>3.8.7.5 moths, vermin, insects, or your own domestic pets;</p> <p>3.8.7.6 processes of dyeing, cleaning or renovating;</p> <p>3.8.7.7 the action of light or climatic conditions;</p> <p>3.8.7.8 spontaneous combustion.</p> | <p>What we do not insure</p> <p>Moved to the various sections</p> |
| Enhancements to the wording | |
| <p>Definitions</p> | <p>Definitions</p> <p>Included definition for <i>Start Date</i> and <i>Schedule</i></p> <p>Start Date means the latest of the following dates:</p> <ul style="list-style-type: none"> • the date on which insurance starts, as given in the schedule; • the date that any change to your policy became effective. <p>Schedule this sets out the type of insurance you have bought, the people who are insured, the period of insurance, the amounts you are insured for, the excesses that apply and the premium you must pay;</p> <p>any changes to your policy will be shown in your schedule and will form part of your policy.</p> |

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| 3.8 What we do not insure (<i>exclusions</i>) We do not compensate for certain causes | 3.8 What we do not insure (<i>exclusions</i>) We do not compensate for certain causes Included in this section i.e. Moved from individual sections: Fines and penalties 3.8.8 We do not compensate for any punitive damages, fines or penalties that you are held liable for. Pollution or contamination 3.8.9 We do not compensate for Liability related to pollution or contamination of any type. This includes the cost of cleaning up or replacing any property damaged by pollution or contamination. Sasria is now included in the wording and schedules. We will no longer be inserting loose Sasria wordings and disclosure notices in the policy wording. 3.11 SASRIA 3.11.1 Sasria SOC Ltd provides cover as shown in the schedule of this policy, for all sections covering your property insured. 3.11.2 Sasria covers you for any accidental or intentional damage to your insured property caused by any person or group of people taking part in a riot, strike, lock-out, public disorder, civil commotion or committing any act which has a political, social or economic aim, objective or cause, or in protest against any state or government. This cover is limited to events in the Republic of South Africa only. 3.11.3 A full description of cover and exclusions are included in your schedule. |



Household Goods

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| <p>Insured events</p> <p>Loss or damage by insured events</p> <p>4.3.3.3 Storm, wind, water, flood, hail or snow Except for loss or damage to goods in the open unless they are intended to operate in the open;</p> <p>4.3.3.5 Bursting, leaking or overflowing of pipes and water apparatus.</p> <p>4.3.3.6 We also compensate you for loss or damage to Household Goods caused by bursting, leaking or overflowing of pipes or oil-fired heating apparatus. We do not compensate you for damage to the apparatus or pipes themselves.</p> <p>Other loss or damage</p> <p>Loss or damage from theft or attempted theft</p> <p>From the Home and Outbuildings</p> <p>4.3.12.6 inside the building of a business where your Household Goods are being made up, altered, renovated, repaired, cleaned or dyed, if there are visible signs of forced entry or exit.</p> <p>From the Grounds of your Homes and Outbuildings</p> <p>4.3.13 We compensate you up to the limit shown in the schedule for loss from theft of the following goods if they are stolen from the grounds of your Home and Outbuildings:</p> <p>4.3.13.1 laundry;</p> <p>4.3.13.2 garden and swimming pool furniture and equipment, pool safety nets and covers;</p> <p>4.3.13.3 Household Goods or personal belongings.</p> | <p>Insured events</p> <p>Loss or damage by insured events</p> <p>storm, flood, wind, water, hail or snow except for loss or damage caused by or to any of the following:</p> <ul style="list-style-type: none"> • property in the open unless the property is designed or intended to operate in the open; • any process which uses or applies water; • deterioration, wear and tear or any gradually operating cause; • mechanical, electronic or electrical failure; • breakdowns or breakages; • rust, corrosion or mildew; • moths or other insects or their larvae, vermin, rodents or your own domestic pets; <p>4.3.3.5 Bursting, leaking or overflowing of pipes, water apparatus or oil-fired heating apparatus;</p> <p>4.3.3.6 We do not compensate you for damage to the apparatus or pipes themselves</p> <p>Other loss or damage</p> <p>Loss or damage from theft or attempted theft</p> <p>From the Home and Outbuildings</p> <p>4.3.12.6 inside the building of a business where your Household Goods are being made up, altered, renovated, repaired, cleaned or dyed, if there are visible signs of forced entry or exit, up to the limit shown in the schedule.</p> <p>From the Grounds of your Homes and Outbuildings</p> <p>4.3.13 We compensate you up to the limit shown in the schedule for loss from theft of the following goods if they are stolen from the grounds of your Home and Outbuildings:</p> <p>4.3.13.1 laundry;</p> <p>4.3.13.2 garden and swimming pool furniture and equipment, pool safety nets and covers;</p> |

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| <p>Loss of or damage to guests' property</p> <p>4.3.19 We compensate you up to the limit shown in the schedule for Household Goods and personal belongings of a guest living with you temporarily, if they do not have any other insurance.</p> <p>4.3.20 To receive compensation, the insured event must have taken place at the Home and Outbuildings.</p> <p>4.3.21 This excludes money and negotiable instruments (for example, cheques).</p> <p>4.3.22 We do not compensate you for loss or damage from theft or attempted theft as shown in 4.3.12 to 4.3.15.</p> | <p>Loss of or damage to guests' property</p> <p>4.3.19 We compensate you up to the limit shown in the schedule for Household Goods and personal belongings of a guest living with you temporarily, if they do not have any other insurance.</p> <p>4.3.20 To receive compensation, the Insured event must have taken place at the Home and Outbuildings.</p> <p>4.3.21 This excludes money and negotiable instruments (for example, cheques).</p> |
| <p>Damage to Household Goods in transit</p> <p>4.3.28 We compensate you up to the limit shown in the schedule for your Household Goods while you are taking them to or from any place of purchase, repair or renovation.</p> <p>4.3.29 We only compensate you if the damage is caused during transit by fire, collision or the motor vehicle carrying the goods overturning.</p> | <p>Damage to Household Goods in transit</p> <p>4.3.27 We compensate you up to the limit shown in the schedule for your Household Goods while you are taking them to or from any place of purchase, repair or renovation. We only compensate you if the damage is caused during transit by fire, collision or the motor vehicle carrying the goods overturning.</p> |
| <p>Accidental damage to audiovisual equipment</p> <p>4.3.40 We compensate you for accidental damage to any of the following Household Goods:</p> <p>4.3.40.1 television sets, video recorders, decoders, satellite dishes or aerials;</p> <p>4.3.40.2 sound reproduction equipment, DVD players including Blu-ray players;</p> <p>4.3.40.3 proximas and multi-media projectors.</p> <p>4.3.41 We do not compensate you for loss or damage to:</p> <p>4.3.41.1 Household Goods that are not in the Home and Outbuildings;</p> <p>4.3.41.2 damage caused by mechanical or electric breakdown.</p> | <p>Accidental damage to audiovisual equipment</p> <p>Accidental damage to audiovisual equipment</p> <p>4.3.39 We compensate you for accidental damage to any of the following Household Goods:</p> <p>4.3.39.1 television sets, video recorders, decoders, satellite dishes or aerials;</p> <p>4.3.39.2 sound reproduction equipment, DVD players including Blu-ray players;</p> <p>4.3.39.3 proximas and multi-media projectors.</p> <p>4.3.40 We do not compensate you for loss or damage to:</p> <p>4.3.40.1 Household Goods that are not in the Home and Outbuildings;</p> <p>4.3.40.2 damage caused by mechanical or electric breakdown;</p> <p>4.3.40.3 audiovisual equipment caused by power surges.</p> |
| <p>Liability arising from a contract</p> <p>4.3.56 We do not compensate for Liability arising from a contract you entered into unless you would have been liable if there were no contract.</p> | <p>Liability arising from a contract</p> <p>Moved to the GENERAL section</p> |
| <p>Fines and penalties</p> <p>4.3.58 We do not compensate for any punitive damages, fines or penalties that you are held liable for.</p> | <p>Fines and penalties</p> <p>Moved to the GENERAL section</p> |
| <p>Pollution or contamination</p> <p>4.3.59 We do not compensate for Liability related to pollution or contamination of any type.</p> <p>This includes the cost of cleaning up or replacing any property damaged by pollution or contamination.</p> | <p>Pollution or contamination</p> <p>Moved to the GENERAL section</p> |

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| <p>Limited Household Goods insurance (Optional)</p> <p>4.3.63 If you have Limited insurance, we will only compensate you for the following loss or damage (Refer to the content under these headings of the Full Household Goods insurance):</p> <p>4.3.63.1 loss or damage by Insured events;</p> <p>4.3.63.2 fire brigade charges;</p> <p>4.3.63.3 loss or damage from water and heating apparatus;</p> <p>4.3.63.4 loss or damage caused by impact;</p> <p>4.3.63.5 householders' liability.</p> <p>Other loss or damage</p> <p>Accidental damage (optional)</p> <p>This insurance is optional. You must refer to your schedule to see if you have it and the excess that applies.</p> <p>4.3.61 We do not compensate you for loss or damage caused by:</p> <p>4.3.61.1 wear and tear, rust, mildew, corrosion or decay, moths or other insects or their larvae;</p> <p>4.3.61.2 depreciation or any gradual operating cause, process of dyeing, cleaning or renovating;</p> <p>4.3.61.3 the action of light or climatic conditions;</p> <p>4.3.61.4 electronic, electrical and mechanical breakdown;</p> <p>4.3.61.5 overwinding of items such as clocks;</p> <p>4.3.61.6 cracking, scratching, denting or chipping of furniture, glass, glassware, jewellery or other brittle articles;</p> <p>4.3.61.7 confiscation or detention by any process of law;</p> <p>4.3.61.8 deliberate power cuts or load shedding;</p> <p>4.3.61.9 consequential damage of any nature.</p> <p>4.6 Special conditions</p> <p>You must give proof of ownership</p> <p>4.6.1 You must give us acceptable proof in South African Rand that you owned an item, or acceptable proof of its value, if we ask for it.</p> <p>You must keep jewellery and watches in a safe</p> <p>4.6.5 If you are not wearing the jewellery or watch, you must keep it in a securely locked wall- or floor-mounted safe. We will not compensate you for loss or damage for more than the 'safe warranty limit' as shown in the schedule if you do not lock the item in a safe while you are not wearing it.</p> | <p>Limited Household Goods insurance (Optional)</p> <p>4.3.60 If you have Limited insurance, we will only compensate you for the following loss or damage (Refer to the content under these headings of the Full and Limited Household Goods insurance):</p> <p>4.3.60.1 goods in your Home and Outbuilding up to the limit shown in the schedule;</p> <p>4.3.60.2 business goods and equipment up to the limit shown in the schedule;</p> <p>4.3.60.3 loss or damage by Insured events;</p> <p>4.3.60.4 fire brigade charges;</p> <p>4.3.60.5 cost of clearing debris after an Insured event;</p> <p>4.3.60.6 householders' Liability.</p> <p>Other loss or damage</p> <p>Accidental damage (optional)</p> <p>This insurance is optional. You must refer to your schedule to see if you have it and the excess that applies.</p> <p>We do not compensate you for loss or damage caused by:</p> <p>4.3.58.1 Wear and tear, rust, mildew, corrosion or decay, moths, vermin or other insects or their larvae or your own domestic pets;</p> <p>4.3.58.2 depreciation or any gradual operating cause, process of dyeing, cleaning or renovating;</p> <p>4.3.58.3 the action of light or climatic condition;</p> <p>4.3.58.4 electronic, electrical and mechanical breakdown;</p> <p>4.3.58.5 overwinding of items such as clocks;</p> <p>4.3.58.6 cracking, scratching, denting or chipping of furniture, glass, glassware, jewellery or other brittle articles;</p> <p>4.3.58.7 confiscation or detention by any process of law;</p> <p>4.3.58.8 deliberate power cuts or load shedding;</p> <p>4.3.58.9 consequential damage of any nature.</p> <p>4.6 Special conditions</p> <p>You must give proof of ownership</p> <p>4.6.1 You must give us acceptable proof that you owned an item, or acceptable proof of its value, if we ask for it.</p> <p>You must keep jewellery and watches in a safe</p> <p>4.6.5 If you are not wearing the jewellery or watch, you must keep it in a securely locked wall- or floor-mounted safe. We will not compensate you for loss or damage caused by theft or attempted theft for more than the 'safe warranty limit' as shown in the schedule if you do not lock the item in a safe while you are not wearing it.</p> |

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| <p>You must have effective security measures</p> <p>Alarm system</p> <p>4.6.9 If the schedule states that you have an alarm system, we compensate you for theft or attempted theft only if at the time of the theft or attempted theft all the following conditions are met:</p> <p>4.6.9.1 the alarm system is installed;</p> <p>4.6.9.2 the alarm system is in working order;</p> <p>4.6.9.3 none of the 'passive infrared motion detectors' of the alarm system are obstructed or bypassed;</p> <p>4.6.9.4 if your Home and Outbuildings are left unattended, the alarm is armed for the entire Home and Outbuildings.</p> | <p>Security measures</p> <p>Alarm system</p> <p>4.6.9 If the schedule states that you have an alarm system, we compensate you for theft or attempted theft only if at the time of the theft or attempted theft all the following conditions are met:</p> <p>4.6.9.1 the alarm system is installed;</p> <p>4.6.9.2 the alarm system is in working order;</p> <p>4.6.9.3 if your main home is left unattended, the alarm is armed for the entire Home and Outbuildings and none of the 'passive infrared motion detectors' of the alarm system are obstructed or bypassed.</p> |
| Enhancements to the wording | |
| <p>4.1 Definitions in this section</p> <p>Other loss or damage</p> <p>While moving Household Goods to a new Home</p> <p>4.3.14 We compensate you up to the limit shown in the schedule for loss from theft of the Household Goods while professional movers are moving them when you permanently move home.</p> | <p>4.1 Definitions in this section</p> <p>Wild baboons or wild monkeys means wild baboons or wild monkeys that live freely in the natural surroundings and are not kept as pets or farm animals, or kept confined in any way.</p> <p>Other loss or damage</p> <p>While moving Household Goods to a new Home</p> <p>4.3.14 We compensate you up to the limit shown in the schedule for Household Goods for loss from theft, fire, collision or overturning of the vehicle while professional movers are moving them when you permanently move Home.</p> <p>Loss or damage to Household Goods in Outbuildings not made of brick, stone or concrete with slate, tile, metal, concrete or asbestos roof</p> <p>4.3.28 We compensate you up to the limit shown in the schedule for your Household Goods while in the Outbuildings which are not made of brick, stone or concrete with a slate, tile, metal, concrete or asbestos roof. Loss or damage caused by theft must have visible signs of forced entry or exit.</p> <p>Damage by wild baboons or wild monkeys</p> <p>4.3.46 We will compensate you up to the limit shown in the schedule for loss or damage or damage to Household Goods inside your Home and Outbuildings caused by wild baboons or wild monkeys.</p> |



Houseowners

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| <p>What we insure</p> <p>6.3.1.3 storm, wind, water, flood, hail or snow Except for loss or damage caused by or to any of the following; movement of the land supporting the building even if this movement is caused directly or indirectly by storm, flood, wind, water, hail or snow. (Compensation for loss or damage caused by movement of the land supporting the Private Home resulting from flowing surface water is insured); Wear and tear or gradual deterioration; Rise in damp or a rise in the water table; or To gates and fences. We do not cover metal palisades and motors attached to them;</p> <p>6.3.4 Gradual sinking of land (subsidence), and landslip of the land supporting the Private home if shown in the schedule. Except for loss or damage caused to or by:</p> <ul style="list-style-type: none"> • drains, water courses, boundary walls, garden walls, screen and retaining walls, gate posts, gates; • fences, driveways, paving, swimming pool borders or tennis courts; • or made worse by faulty design, insufficient compacting of filling, poor construction; • removal or weakening of support; • structural alterations, additions or repairs; • surface or subterranean excavations except those performed during mining operations; • normal settlement, shrinkage or expansion; • contraction or expansion of clay and similar soil types due to its moisture or water content. | <p>What we insure</p> <p>6.3.1.3 Storm, flood, wind, water, hail or snow, except for loss or damage caused by or to any of the following:</p> <ul style="list-style-type: none"> • loss or damage to property caused by any process which uses or applies water; • deterioration, wear and tear or any gradual operating cause; • mechanical, electronic or electrical failure; • breakdowns or breakages; • rust corrosion or mildew; • moths or other insects or their larvae, vermin, rodents or your own domestic pets; • movement of the land supporting the building even if this movement is caused directly or indirectly by storm, flood, wind, water, hail or snow. (Compensation for loss or damage caused by movement of the land supporting the Private Home resulting from flowing surface water is insured); • retaining walls; • to gates and fences not constructed of stone, concrete, steel or bricks; • rise in damp or rise in the water table. <p>6.3.1.7 Gradual sinking of land (subsidence), and landslip of the land supporting the Private Home if shown in the schedule. 6.3.1.7a Except for loss or damage caused to or by:</p> <ul style="list-style-type: none"> • drains, water courses, boundary walls, garden walls, screen and retaining walls, gate posts, gates; • fences, driveways, paving, swimming pools, swimming pool borders or tennis courts; • or made worse by faulty design, insufficient compacting of filling, poor construction; • removal or weakening of support; • structural alterations, additions or repairs; • surface or subterranean excavations except those performed during mining operations; • normal settlement, shrinkage or expansion; • contraction or expansion of clay and similar soil types due to its moisture or water content. |

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| <p>What is not insured under the Houseowners Liability</p> <p>Liability arising from a contract</p> <p>6.4.6 We do not compensate for Liability arising from a contract you entered into unless you would have been liable if there were no contract.</p> <p>Fines and penalties</p> <p>6.4.8 We do not compensate for any punitive damages, fines or penalties that you are held liable for.</p> <p>Liability related to pollution or contamination</p> <p>6.4.9 We do not compensate for Liability related to pollution or contamination of any type. This includes the cost of cleaning up or replacing any property damaged by pollution or contamination.</p> <p>Accidental damage to fixed machinery used in your Private Home (optional)</p> <p>What we do not compensate you for accidental damage</p> <p>6.4.12 We do not compensate you for loss of or damage to fixed machinery directly or indirectly caused by:</p> <p>6.4.12.1 depreciation, gradual causes, wear and tear;</p> <p>6.4.12.2 faulty design or workmanship or using tools or equipment in an incorrect manner;</p> <p>6.4.12.3 rodents, ants and moths ;</p> <p>6.4.12.4 cleaning or repairing;</p> <p>6.4.12.5 rust, subsidence, landslip or the collapse of any building;</p> <p>6.4.12.6 purposefully overloading the machine;</p> <p>Power surges (optional)</p> <p>6.4.14 We compensate you for damage to the Private home that is caused by power surges from accidental changes in the power supply of a public supply authority. We do not compensate you if the main electrical distribution boards of the Private home are not protected with surge protectors, lightning arrestors or other protection devices installed to SANS 0142 specification.</p> <p>We look after the lender's rights</p> <p>6.6.5 If you act or fail to act in a way that makes this policy invalid, we will still compensate the lender if:</p> <p>6.6.5.1 the lender did not know that you acted or did not act in a way that made this insurance invalid;</p> <p>6.6.5.2 the lender tells us of the act or omission as soon as it becomes aware of it.</p> | <p>What is not insured under the Houseowners Liability</p> <p>Liability arising from a contract</p> <p>Moved to the GENERAL section</p> <p>Fines and penalties</p> <p>Moved to the GENERAL section</p> <p>Liability related to pollution or contamination</p> <p>Moved to the GENERAL section</p> <p>Accidental damage to fixed machinery used in your Private Home (optional)</p> <p>What we do not compensate you for accidental damage</p> <p>6.3.40 We do not compensate you for loss of or damage to fixed machinery directly or indirectly caused by:</p> <p>6.3.40.1 depreciation, gradual causes, wear and tear;</p> <p>6.3.40.2 faulty design or workmanship or using tools or equipment in an incorrect manner;</p> <p>6.3.40.3 rodents, ants, moths or other insects and their larvae, vermin or your own domestic pets;</p> <p>6.3.40.4 cleaning, repairing or renovating;</p> <p>6.3.40.5 rust, subsidence, landslip or the collapse of any building;</p> <p>6.3.40.6 purposefully overloading the machine;</p> <p>6.3.40.7 electronic or electrical breakdown or failure;</p> <p>6.3.40.8 mechanical breakdown or breakages.</p> <p>Power surges (optional)</p> <p>6.3.42 We compensate you for damage to the Private Home that is caused by power surges from accidental changes in the power supply of a public supply authority. We do not compensate you if the main electrical distribution boards of the Private Home are not protected with surge protectors, lightning arrestors or other protection devices installed to SANS 10142 specification.</p> <p>We look after the lender's rights</p> <p>6.5.5 If you act or fail to act in a way that leads to the rejection of your claim for loss or damage, we will still compensate the lender if:</p> <p>6.5.5.1 the lender did not know of the act or omission which resulted in the rejection of the claim;</p> <p>6.5.5.2 the lender tells us of the act or omission as soon as it becomes aware of it; and</p> <p>6.5.5.3 the rejection of the claim was not due to fraud, dishonesty, misrepresentation or any event deliberately caused by you or any person colluding with you.</p> |



All Risks

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| <p>Loss or damage that we do not insure</p> <p>Computers</p> <p>8.4.3 We do not compensate you for any computer equipment or accessories. This includes laptops.</p> <p>Loss or damage that we do not insure</p> <p>Wear and Tear</p> <p>8.4.4 We do not compensate you for wear and tear.</p> <p>Household pests</p> <p>8.4.7 We do not compensate you for loss or damage caused by household pests such as rats, moths or insects.</p> <p>Cleaning, dyeing, renovating and repairing</p> <p>8.4.8 We do not compensate you for loss or damage caused by cleaning, dyeing or renovating.</p> <p>Electrical and mechanical breakdown</p> <p>8.4.11 We do not compensate you for electrical and mechanical breakdown.</p> <p>Compensation</p> <p>For stamp collections</p> <p>8.5.5 We compensate you for a stamp collection if:</p> <p>8.5.5.1 it is specified in the schedule;</p> <p>8.5.5.2 one or more complete pages of the collection are lost or damaged;</p> <p>8.5.5.3 more than the limit stated in the schedule for any one stamp.</p> <p>8.5.6 For any one stamp, we do not compensate you more than two-thirds of the value of that stamp in a current, recognised catalogue.</p> <p>8.5.7 We compensate you up to the limit stated in the schedule.</p> | <p>Loss or damage that we do not insure</p> <p>Computers</p> <p>8.4.3 We do not compensate you for any computer equipment or accessories such as laptops, palmtops, notebooks, iPads, tablets and desktop computers.</p> <p>Loss or damage that we do not insure</p> <p>Wear and Tear, depreciation and deterioration</p> <p>8.4.4 We do not compensate you for gradual causes such as wear and tear, rust, mildew, corrosion, decay, depreciation and deterioration.</p> <p>Household pests and pets</p> <p>8.4.7 We do not compensate you for loss or damage caused by household pests such as moths or other insects or their larvae, vermin, rodents or your own domestic pets.</p> <p>Cleaning, dyeing, renovating and repairing</p> <p>8.4.8 We do not compensate you for damage caused by cleaning, dyeing, renovating or repairing.</p> <p>Electrical and mechanical breakdown</p> <p>8.4.11 We do not compensate you for electronic or electrical and mechanical breakdown breakages or failure.</p> <p>Compensation</p> <p>For stamp collections</p> <p>8.5.5 We compensate you for a stamp collection if:</p> <p>8.5.5.1 it is specified in the schedule;</p> <p>8.5.5.2 one or more complete pages of the collection are lost or damaged;</p> <p>8.5.6 We do not compensate you for:</p> <p>8.5.6.1 more than the limit shown in the schedule for any one stamp;</p> <p>8.5.6.2 more than two-thirds of the value of that stamp in a current, recognised catalogue up to the limit shown in the schedule for any one stamp.</p> <p>8.5.7 We compensate you up to the limit shown in the schedule.</p> |

| Enhancements to the wording | |
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| <p>8.3 What we insure</p> <p>Items that must be specified</p> <p>8.3.2 We compensate you for items that are specified in the schedule, such as:</p> <ul style="list-style-type: none">• mobile communication devices, such as cell phones;• audio visual devices, such as car radios, mp3 players, gaming devices and cameras;• GPS equipment;• bicycles, surf boards, kite boards, paddle skis, kayaks, canoes, surf skis, windsurfers and sailboards;• tools;• stamp and coin collections;• money and documents;• furs and leather jackets;• wheelchairs;• guns. <p>Make sure you are not under-insured</p> <p>8.5.13 It is your responsibility to insure your items for the replacement value.</p> <p>8.5.14 If, at the time of loss or damage, the replacement value is more than the insured amount, we will not compensate you for the full amount of your claim. We calculate the difference between the replacement value and the insured amount and apply this proportionately to your claim. You are responsible for the difference.</p> | <p>8.3 What we insure</p> <p>Items that must be specified</p> <p>8.3.2 We compensate you for items that are specified in the schedule, such as:</p> <ul style="list-style-type: none">• mobile communication devices, such as cell phones;• bicycles, surf boards, kite boards, paddle skis, kayaks, canoes, surf skis, windsurfers and sailboards;• tools;• stamp and coin collections;• money and documents;• furs and leather jackets;• wheelchairs;• guns. <p>Make sure you are not under-insured</p> <p>8.5.13 It is your responsibility to insure your items for the replacement value.</p> |



Motor

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| Changes to the wording | |
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| allsure upgrade wording | Revised wording |
| <p>9.5 Types of vehicle value</p> <p>Type 1: Reasonable retail value</p> <p>9.5.1 The reasonable retail value is the price at which a car dealer sells a vehicle with its factory-fitted accessories. The value is based on the retail value shown for the vehicle in a recognised and current motor trade publication. The vehicle's age, condition and odometer readings might affect the value. We do not show this retail value in the schedule, as it changes frequently. We will automatically adjust your premium, based on the most current retail value. We will do this on the anniversary date of the policy.</p> <p>What we insure under credit shortfall</p> <p>An example of credit shortfall: You buy a car for R160 000 and insure it for that value. You take out vehicle financing from a registered credit provider to pay off the car in instalments. Under the credit agreement, you owe the credit provider R220 000. If the car is stolen and you still owe the credit provider R210 000, we will pay R50 000 for the credit shortfall as well as the R160 000 being the retail or agreed value for the car.</p> <p>What we do not insure under credit shortfall</p> <p>9.7.15.3 if the vehicle is subject to an instalment agreement that includes a residual payment, the maximum amount we will pay is the credit shortfall amount that would have existed if the vehicle was financed under a standard instalment agreement without a residual payment. The relevant time for this recalculation of the credit shortfall will be the month in which the claim is settled;</p> <p>Liability arising from a contract</p> <p>9.10.13 We do not compensate for Liability arising from a contract you entered into unless you would have been liable if there were no contract.</p> <p>Fines and penalties</p> <p>9.10.14 We do not compensate for any punitive damages, fines or penalties that you are liable for.</p> <p>Liability related to pollution or contamination</p> <p>9.10.15 We do not compensate for Liability that is related to pollution or contamination of any type. This includes the cost of cleaning up or replacing any property damaged by pollution or contamination.</p> | <p>9.5 Types of vehicle value</p> <p>Type 1: Reasonable retail value</p> <p>9.5.2 The reasonable retail value is the price at which a car dealer sells a vehicle with its factory-fitted accessories. The value is based on the retail value shown for the vehicle in a recognised and current motor trade publication. The vehicle's age, condition and odometer readings might affect the value. We will automatically adjust your premium, based on the most current retail value. We will do this on the anniversary date of the policy.</p> <p>What we insure under credit shortfall</p> <p>An example of credit shortfall: You buy a car for R160 000. You take out vehicle financing from a registered credit provider to pay off the car in instalments. Under the credit agreement, you owe the credit provider R220 000. If at the time the car is stolen and you still owe the credit provider R210 000, we will pay R50 000 for the credit shortfall as well as the R160 000 being the retail or agreed value for the car.</p> <p>What we do not insure under credit shortfall</p> <p>9.7.15.3 if the vehicle is subject to an instalment agreement that includes a residual payment, the maximum amount we will pay is the credit shortfall amount that would have existed if the vehicle was financed under an instalment agreement without a residual payment. The relevant time for this recalculation of the credit shortfall will be the month in which the claim is settled;</p> <p>Liability arising from a contract</p> <p>Moved to the GENERAL section</p> <p>Fines and penalties</p> <p>Moved to the GENERAL section</p> <p>Liability related to pollution or contamination</p> <p>Moved to the GENERAL section</p> |

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| <p>Car hire (Optional)</p> <p>When and how we compensate you for car hire</p> <p>9.7.29 We compensate you for hiring a car following loss or damage to the vehicle in any of the following circumstances:</p> <p>9.7.29.1 if the vehicle cannot be driven;</p> <p>9.7.29.2 if the vehicle is being repaired;</p> <p>9.7.29.3 if the vehicle is stolen and not recovered.</p> <p>9.11 What we do not insure</p> <p>We do not compensate you under the Motor section for claims for any of the following:</p> <p>9.11.1 deterioration in value resulting from repairs after an Insured event;</p> <p>9.11.2 Wear and tear, mechanical, electronic or electrical breakdowns, failures or breakages;</p> <p>9.11.3 Damage to the tyres caused maliciously or by punctures, cuts and bursts, or by applying brakes.</p> <p>9.11.4 Any authority lawfully taking or impounding the vehicle or any part of the vehicle.</p> | <p>Car hire (Optional)</p> <p>When and how we compensate you for car hire</p> <p>9.7.29 If you have a valid claim, we compensate you for hiring a car following loss or damage to the vehicle in any of the following circumstances:</p> <p>9.7.29.1 if the vehicle cannot be driven;</p> <p>9.7.29.2 if the vehicle is being repaired;</p> <p>9.7.29.3 if the vehicle is stolen and not recovered.</p> <p>9.11 What we do not insure</p> <p>We do not compensate you under the Motor section for claims for any of the following:</p> <p>9.11.1 deterioration in value resulting from repairs after an Insured event;</p> <p>9.11.2 depreciation, mechanical, electronic or electrical breakdowns, failure or breakages;</p> <p>9.11.3 damage caused by gradual operating causes such as wear and tear, rust, mildew, corrosion, erosion or decay;</p> <p>9.11.4 damage caused by moths or other insects or their larvae, vermin, rodents or your own domestic pets;</p> <p>9.11.5 damage to the tyres caused maliciously or by punctures, cuts and bursts, or by applying brakes or by distortion of the tyre;</p> <p>9.11.6 any authority lawfully taking or impounding the vehicle or any part of the vehicle.</p> |
| allsure upgrade wording | Revised wording |
| <p>9.12 Compensation</p> <p>Limit of compensation</p> <p>For first owners of new vehicles (vehicle types A, B and C only)</p> <p>9.12.3 We compensate you up to the limit on the schedule if you are the first registered owner of a new vehicle and within 12 months of registration, if either of the following happens to the vehicle:</p> <p>9.12.3.1 it is stolen or hijacked and not recovered;</p> <p>9.12.3.2 it is damaged and, in our opinion, not economical to repair.</p> <p>9.12.4 For vehicles insured with a Reasonable Retail value, the limit of compensation is:</p> <p>9.12.4.1 the current purchase price of a new vehicle of the same model (or similar model if the same model is not available) at the time of the loss or damage, less any excess;</p> <p>9.12.5 For vehicles insured with an Agreed value, the limit of compensation will be the Agreed value adjusted for deterioration, less any excess amount.</p> | <p>9.12 Compensation</p> <p>Limit of compensation</p> <p>For first owners of new vehicles (vehicle types A, B and C only)</p> <p>9.12.3 We compensate as follows if you are the first registered owner of a new vehicle and within 12 months of registration, if either of the following happens to the vehicle:</p> <p>9.12.3.1 it is stolen or hijacked and not recovered;</p> <p>9.12.3.2 it is damaged and, in our opinion, not economical to repair.</p> <p>9.12.4 For vehicles insured with a Reasonable Retail value, the limit of compensation is:</p> <p>9.12.4.1 the current purchase price of a new vehicle of the same model (or similar model if the same model is not available) at the time of the loss or damage, less any excess;</p> <p>9.12.5 For vehicles insured with an Agreed value, the limit of compensation will be the Agreed value adjusted for deterioration, less any excess amount.</p> |

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| <p>If you are not the first registered owner of the vehicle</p> <p>9.12.6 We compensate you up to the limit stated in the schedule if you are not the first registered owner of the vehicle or after 12 months after first registration, if either of the following happens to the vehicle:</p> <p>9.12.6.1 it is stolen or hijacked and not recovered;</p> <p>9.12.6.2 it is damaged and, in our opinion, not economical to repair.</p> <p>9.12.7 The limit of compensation is the Reasonable Retail value or Agreed value of the vehicle, adjusted for deterioration (as relevant) at the time of the loss or damage, less the excess amount.</p> <p>9.13 Special conditions</p> <p>You must pay costs of returning the vehicle to South Africa</p> <p>9.13.6 If loss or damage occurs to the vehicle outside South Africa but within the countries that you are insured, you are responsible for all costs you incur in bringing the vehicle back to South Africa. We do not compensate you for these costs.</p> <p>9.13.7 Until the vehicle has been brought back to South Africa, we will not consider any claim for loss or damage to the vehicle.</p> | <p>If you are not the first registered owner of the vehicle or after 12 months after first registration where you are the first registered owner</p> <p>9.12.6 We compensate you as follows if you are not the first registered owner of the vehicle or after 12 months after first registration, if either of the following happens to the vehicle:</p> <p>9.12.6.1 it is stolen or hijacked and not recovered;</p> <p>9.12.6.2 it is damaged and, in our opinion, not economical to repair.</p> <p>9.12.7 The limit of compensation is the Reasonable Retail value or Agreed value of the vehicle, adjusted for deterioration (as relevant) at the time of the loss or damage, less the excess amount.</p> <p>9.13 Special conditions</p> <p>You must pay costs of returning the vehicle to South Africa</p> <p>9.13.6 If loss or damage occurs to the vehicle outside South Africa, Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland and Zimbabwe, you are responsible for all costs you incur in bringing the vehicle back to South Africa. We do not compensate you for these costs.</p> <p>9.13.7 Until the vehicle has been brought back to South Africa, we will not consider any claim for loss or damage to the vehicle.</p> |
| Enhancements to the wording | |
| <p>9.4 Types of vehicle use</p> <p>1. Domestic use, Social, private, recreational, travel, and travel to and from work. It excludes any business travel</p> <p>2. Business use Occasional business travel, and social, private, recreational, travel, and travel to and from work</p> | <p>9.4 Types of vehicle use</p> <p>1. Domestic use, Social, private, recreational travel and travel to and from work. It includes occasional business travel.</p> <p>2. Business use, Business and professional travel, social, private, recreational travel and travel to and from work.</p> |
| Enhancements to the wording | |
| <p>9.6 Types of insurance</p> <p>Third party, fire and theft (Does not apply to Caravans and Trailers, Golf cars, Recreational tractors, three- and four-wheeled motorised vehicles) No cover</p> <p>9.8 Third Party, Fire and Theft</p> <p>Costs to tow and store the vehicle following Fire, Theft and attempted Theft</p> | <p>9.6 Types of insurance</p> <p>Third party, fire and theft (Does not apply to Caravans and Trailers, Golf cars, Recreational tractors, three- and four-wheeled motorised vehicles) 9.6.2.4 Cost to tow and store</p> <p>9.8 Third Party, Fire and Theft</p> <p>Costs to tow and store the vehicle following Fire, Theft and attempted Theft</p> <p>9.8.6 You must use our service provider for towing and storage after a fire, theft or attempted theft. If you do not use our approved service provider, the compensation for towing and storage will be limited to the amount shown in the schedule.</p> <p>9.8.7 After fire, theft or attempted theft we will pay the costs of towing and storage. You must contact our 24-hour call centre on 0860 247 365 to arrange towing and storage with one of our approved service providers.</p> |



Watercraft

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| Changes to the wording | |
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| allsure upgrade wording | Revised wording |
| <p>10.4 What we do not insure</p> <p>General loss and damage</p> <p>10.4.2 We do not compensate you for loss or damage caused by:</p> <p>10.4.2.1 wear, tear and depreciation in value over time;</p> <p>10.4.2.2 corrosion, rust and deterioration;</p> <p>10.4.2.3 household pests such as moths or vermin;</p> <p>10.4.2.4 any part of the watercraft which is condemned only because of a fault in the design or construction;</p> <p>10.4.2.5 a defect from negligence or breach of contract relating to any repair or alteration.</p> <p>Loss or damage during transport (including loading and unloading)</p> <p>10.4.7 We do not compensate you for the following loss during transport of the watercraft on land:</p> <p>10.4.7.1 scratches;</p> <p>10.4.7.2 dents;</p> <p>10.4.7.3 any costs that you become liable for to another person;</p> <p>10.4.7.4 while the watercraft is transported by a person without a valid driving licence, unless the person is charged with theft or illegal use of the vehicle towing the watercraft;</p> <p>10.4.7.5 while the watercraft is transported by a person who is under the influence of alcohol or drugs, or who has a blood alcohol level above the legal limit.</p> <p>We compensate you up to the limit shown in the schedule.</p> <p>Liability arising from a contract</p> <p>10.5.17 We do not compensate for Liability arising from a contract you entered into unless you would have been liable if there were no contract.</p> <p>Fines and penalties</p> <p>10.5.18 We do not compensate for any punitive damages, fines or penalties that you are held liable for.</p> <p>Liability related to pollution or contamination</p> <p>10.5.19 We do not compensate for Liability related to pollution or contamination of any type.</p> <p>This includes the cost of cleaning up or replacing any property damaged by pollution or contamination.</p> | <p>10.4 What we do not insure</p> <p>General loss and damage</p> <p>10.4.2 We do not compensate you for loss or damage caused by:</p> <p>10.4.2.1 Wear and tear and depreciation in value over time;</p> <p>10.4.2.2 gradual operating causes such as deterioration, rust, mildew, corrosion, decay;</p> <p>10.4.2.3 moths or other insects or their larvae, vermin, rodents or your own domestic pets;</p> <p>10.4.2.4 cleaning, repairing, restoring or maintenance by any manner or method;</p> <p>10.4.2.5 any part of the watercraft which is condemned only because of a fault in the design or construction;</p> <p>10.4.2.6 a defect from negligence or breach of contract relating to any repair or alteration.</p> <p>Loss or damage during transport (including loading and unloading)</p> <p>10.4.6 We do not compensate you for the following loss during transport of the watercraft on land:</p> <p>10.4.6.1 scratches;</p> <p>10.4.6.2 dents;</p> <p>10.4.6.3 any costs that you become liable for to another person;</p> <p>10.4.6.4 while the watercraft is transported by a person without a valid driving licence, unless the person is charged with theft or illegal use of the vehicle towing the watercraft;</p> <p>10.4.6.5 while the watercraft is transported by a person who is under the influence of alcohol or drugs, or who has a blood alcohol level above the legal limit.</p> <p>Liability arising from a contract</p> <p>Moved to the GENERAL section</p> <p>Fines and penalties</p> <p>Moved to the GENERAL section</p> <p>Liability related to pollution or contamination</p> <p>Moved to the GENERAL section</p> |



Mechanical and Electrical Breakdown

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| Enhancements | |
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| allsure upgrade wording | Revised wording |
| <p>16.1 Definitions in this section</p> <p>You means the policyholder and other people we insure under this section.</p> <p>Insured items means any household appliances described in the schedule. Some examples are:</p> <ul style="list-style-type: none"> • televisions, DVD players, hi-fi's, home theatre systems; • fridges, stoves, ovens, microwaves; • washing machines, tumble dryers, dishwashers. <p>Home means the main buildings and Outbuildings situated at the address shown in the schedule.</p> <p>16.2 Who we insure</p> <p>Under this section, we insure:</p> <ul style="list-style-type: none"> • the policyholder; • members of the policyholder's family who live with them. <p>16.3 What we insure</p> <p>We compensate you for sudden mechanical and electrical damage to the insured item that you could not have foreseen. We compensate you if, at the time of the damage, the insured item was:</p> <p>16.3.1 in the Home;</p> <p>16.3.2 in transit to a place of service or repair;</p> <p>16.3.3 in a place of service or repair.</p> <p>16.4 What we do not insure</p> <p>Loss or damage that we do not insure</p> <p>Theft</p> <p>16.4.1 We do not compensate you for damage caused by theft, or attempted theft.</p> | <p>16.1 Definitions in this section</p> <p>You means the policyholder and other people we insure under this section.</p> <p>Insured items means any household appliances described in the schedule. Some examples are:</p> <ul style="list-style-type: none"> • televisions, DVD players, hi-fi's, home theatre systems; • fridges, stoves, ovens, microwaves; • washing machines, tumble dryers, dishwashers. <p>Home means the main buildings and Outbuildings situated at the address shown in the schedule.</p> <p>16.2 Who we insure</p> <p>Under this section, we insure:</p> <ul style="list-style-type: none"> • the policyholder; • members of the policyholder's family who live with them. <p>16.3 What we insure</p> <p>16.3.1 We compensate you for sudden mechanical and electrical damage to the insured item that you could not have foreseen.</p> <p>16.3.2 We compensate you if, at the time of the damage, the insured item was in the Home.</p> <p>16.4 What we do not insure</p> <p>Loss or damage that we do not insure</p> <p>Theft</p> <p>16.4.1 We do not compensate you for damage caused by theft, or attempted theft.</p> <p>Wear and Tear, and deterioration</p> <p>16.4.2 We do not compensate you for gradual causes such as wear and tear, rust, mildew, corrosion, decay, erosion, deterioration, this includes damage from light, sunlight or normal climatic conditions.</p> <p>Household pests and pets</p> <p>16.4.3 We do not compensate you for loss or damage caused by household pests such as moths or other insects or their larvae, vermin and rodents or your own domestic pets.</p> |

| allsure upgrade wording | Revised wording |
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| <p>Damage to certain appliances</p> <p>16.4.2 We do not compensate you for:</p> <p>16.4.2.1 rear projection televisions;</p> <p>16.4.2.2 speakers;</p> <p>16.4.2.3 unofficially imported appliances. These are also known as grey or parallel imports;</p> <p>16.4.2.4 television decoders, PVR decoders and satellite dishes;</p> <p>16.4.2.5 appliances that are older than 10 years when first added to this section.</p> <p>Using or treating items in the wrong way</p> <p>16.4.3 We do not compensate you for damage because:</p> <p>16.4.3.1 tools were used on the insured item in the wrong way;</p> <p>16.4.3.2 you or any other person made mistakes when installing the insured item;</p> <p>16.4.3.3 the insured item was not maintained as the manufacturer recommended;</p> <p>16.4.3.4 the insured item was used for something other than its normal home use.</p> <p>Damage caused by normal use</p> <p>16.4.4 We do not compensate you for damage caused by:</p> <p>16.4.4.1 deterioration such as rust or erosion. This includes damage from sunlight and normal climate conditions;</p> <p>16.4.4.2 household pests;</p> <p>16.4.4.3 wear and tear. This includes any damage that happens because you use the insured item in the wrong way or excessively;</p> <p>16.4.4.4 the actions involved in cleaning, dyeing or repairing the insured item.</p> <p>16.4.5 We do not compensate you for damage to:</p> <p>16.4.5.1 cabinets, frames, speaker masks, storage boxes or shelves;</p> <p>16.4.5.2 electrical accessories such as remote controls.</p> <p>Damage to glass and sealed refrigeration equipment</p> <p>16.4.6 We do not compensate you for damage to glass, including scratched lenses.</p> | <p>Cleaning, dyeing, renovating and repairing</p> <p>16.4.4 We do not compensate you for loss or damage caused by dyeing, renovating or repairing.</p> <p>Confiscation and detention</p> <p>16.4.5 We do not compensate you for loss or damage to items that are confiscated or detained by a process of law.</p> <p>Damage to certain appliances</p> <p>Removed</p> <p>Using or treating items in the wrong way</p> <p>16.4.2 We do not compensate you for damage because:</p> <p>16.4.2.1 tools were used on the insured item in the wrong way;</p> <p>16.4.2.2 you or any other person made mistakes when installing the insured item;</p> <p>16.4.2.3 the insured item was not maintained as the manufacturer recommended;</p> <p>16.4.2.4 the insured item was used for something other than its normal home use.</p> <p>16.4.3.5 damage for which provision is made in terms of the guarantee or warranty issued by the manufacturer's of any electrical equipment.</p> <p>Damage caused by normal use</p> <p>Moved to the GENERAL section</p> <p>Removed</p> <p>Damage to glass and lenses</p> <p>16.4.3 We do not compensate you for damage to glass, including scratched lenses.</p> |

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| <p>Damage to parts of the insured property that have short life spans</p> <p>16.4.7 We do not compensate you for damage to parts of the insured item that have a short life span. Some examples are:</p> <ul style="list-style-type: none"> • batteries, bulbs ; • speakers; • tapes, ribbons; • pilot lights; • the plate inside the microwave; • globes, clocks; • hoses; • air and water filters; • fuses; • belts, knobs; • screen protectors; • accessory cables; • removable storage devices; • obsolete spare parts; • remote controls. <p>Damage to electronic appliances</p> <p>16.4.8 We do not compensate you for damage caused by:</p> <p>16.4.8.1 the appliance seizing up;</p> <p>16.4.8.2 electrical problems relating to wiring, the antennae, electricity supply to the appliance, leaking batteries and power surges;</p> <p>16.4.8.3 electronic gaming equipment;</p> <p>16.4.8.4 loss of recorded media, software or data;</p> <p>16.4.8.5 TV image burn-in.</p> <p>Minor pixel issues</p> <p>16.4.9 We do not compensate for damage to plasma or LCD panels for minor pixel issues that do not affect your overall viewing. This includes missing pixels, flashing pixels or wrong colour pixels. Pixels are the small blocks of colour or picture that make up the whole picture on your television screen.</p> <p>Reconnecting appliances</p> <p>16.4.10 We do not compensate you for costs of reconnecting or reinstalling an appliance after a repair or call out.</p> <p>Consequential loss</p> <p>16.4.11 We do not compensate you for any Consequential loss or damage, whether directly or indirectly, because the appliance did not work for any reason. Consequential loss is any additional loss or damage that happens as a result of the insured loss or damage.</p> | <p>Damage to parts of the insured property that have short life spans</p> <p>16.4.4 We do not compensate you for damage to parts of the insured item that have a short life span. Some examples are:</p> <ul style="list-style-type: none"> • batteries, bulbs; • speakers; • tapes, ribbons; • pilot lights; • the plate inside the microwave; • globes, clocks; • hoses; • air and water filters; • fuses; • belts, knobs; • screen protectors; • accessory cables; • removable storage devices; • obsolete spare parts; • remote controls. <p>Damage to electronic appliances</p> <p>Removed</p> <p>Minor pixel issues</p> <p>Removed</p> <p>Reconnecting appliances</p> <p>Removed</p> <p>Consequential loss</p> <p>Moved to the GENERAL section</p> <p>Damage to computers, laptops, palmtops, iPads, tablets and data processing equipment</p> <p>16.4.5 We do not compensate you for damages to computers, laptops and data processing equipment</p> <p>Damage to electric gate motors</p> <p>16.4.6 We do not compensate you for damages to electric gate motors</p> |

| allsure upgrade wording | Revised wording |
|---|--|
| <p>16.5 Compensation</p> <p>How we compensate you</p> <p>16.5.1 We compensate you for:</p> <ul style="list-style-type: none"> • labour costs; • cost of parts. <p>16.5.2 We compensate you for repairs to the item so that it works in a normal way.</p> <p>16.5.3 If it cannot be repaired, we will compensate you the maximum repair value or 50% of the replacement cost of a similar appliance. We will not compensate for more than the limit shown in the schedule for the item.</p> <p>Limit of compensation</p> <p>16.5.2 We compensate you up to the limit shown in the schedule</p> <p>Excess</p> <p>16.5.3 There is an excess in the schedule for each item we insure under this section. This is the amount that you pay before we compensate you.</p> <p>16.6 Special conditions</p> <p>Choice of compensation of we cannot get parts or manual</p> <p>16.6.1 We do not have to repair an appliance if we cannot get parts or get the service manual from the manufacturer.</p> <p>No longer insuring an appliance</p> <p>16.6.2 We can refuse to insure the appliance once it is repaired, or if it cannot be repaired</p> | <p>16.5 Compensation</p> <p>How we compensate you</p> <p>16.5.1 We can choose one or more of the following ways to compensate you:</p> <p>16.5.1.1 paying the costs of the damage;</p> <p>16.5.1.2 replacing whatever is damaged;</p> <p>16.5.1.3 repairing whatever is damaged.</p> <p>Limit of compensation</p> <p>16.5.2 We compensate you up to the limit shown in the schedule</p> <p>Excess</p> <p>16.5.3 There is an excess in the schedule for each item we insure under this section. This is the amount that you pay before we compensate you.</p> <p>16.6 Special conditions</p> <p>Choice of compensation of we cannot get parts or manual</p> <p>Removed</p> <p>No longer insuring an appliance</p> <p>Removed</p> <p>16.6.1 You must give us acceptable proof that you own an item, or acceptable proof of its value, if we ask for it.</p> |



Personal Liability

| Changes to the wording | |
|--|---|
| allsure upgrade wording | Revised wording |
| <p>What we do not insure</p> <p>Liability related to your work, business and property</p> <p>5.5.3.3 aircraft, vehicles or watercraft (as defined in the Motor and Watercraft sections) that you or your domestic employees own, look after or control, other than model aircraft, surfboards or paddle skis.</p> <p>Fines and penalties</p> <p>5.5.7 We do not compensate for any punitive damages, fines or penalties that you are held liable for.</p> <p>Liability related to pollution or contamination</p> <p>5.5.9 We do not compensate for Liability related to pollution or contamination of any type. This includes the cost of cleaning up or replacing any property damaged by pollution or contamination.</p> | <p>What we do not insure</p> <p>Liability related to your work, business and property</p> <p>5.5.3.3 aircraft, vehicles or watercraft that you or your domestic employees own, look after or control, other than model aircraft, surfboards or paddle skis.</p> <p>Fines and penalties</p> <p>Moved to the GENERAL section</p> <p>Liability related to pollution or contamination</p> <p>Moved to the GENERAL section</p> |



Extended Personal Liability

| Changes to the wording | |
|--|---|
| allsure upgrade wording | Revised wording |
| <p>13.4 Compensation</p> <p>13.4.1 The compensation includes the following:</p> <ul style="list-style-type: none"> • the amounts you are liable for; • legal costs of the other person that you are liable for; • costs that you incur to settle or defend the claim against you with our permission. <p>13.5 What we do not insure</p> <p>Claims arising from a contract</p> <p>13.5.8 We do not compensate for Liability arising from a contract you entered into unless you would have been liable if there were no contract.</p> | <p>13.4 Compensation</p> <p>13.4.1 The compensation includes the following:</p> <ul style="list-style-type: none"> • the amounts you are liable for; • legal costs of the other person that you are liable for; • costs that you incur to settle or defend the claim against you with our permission. <p>13.4.2 we will only pay compensation above the following the following limits:</p> <ul style="list-style-type: none"> • R5 000 000 for the Personal Liability section; • R1 000 000 for the Vehicle Liability section; • R1 000 000 for the Watercraft Liability section; <p>13.5 What we do not insure</p> <p>Claims arising from a contract</p> <p>Moved to the GENERAL section</p> |



Personal Accident

| Changes to the wording | |
|--|---|
| allsure upgrade wording | Revised wording |
| No changes | |
| Enhancements to the wording | |
| 7.5 Compensation Burns 7.5.10 (1) Maximum of 60% for disfigurement of the surface area of the face or neck or both . (2) Maximum of 30% for disfigurement of the surface area of the body other than the face or neck 7.5.11 If the percentage disfigurement from burns described in 7.5.10 is less than 60% of the surface area we apply a percentage to the compensation that is consistent with the actual disfigurement you suffer. 7.5.12 We do not give compensation for burns if less than 10% of the surface area described in 7.5.10 above is affected. We only compensate you when the permanent effect of medical or surgical treatment has been established. 7.5.13 Permanent total loss of use of a part of the body will be treated as loss of that part. | 7.5 Compensation Burns 7.5.10 We compensate you up to the limit of compensation shown in the schedule depending on the percentage of your body's surface area that is disfigured from burns. 7.5.11 If the percentage disfigurement from burns described in 7.5.10 is less than 100% of the surface area we apply a percentage to the compensation that is consistent with the actual disfigurement you suffer. 7.5.12 We do not give compensation for burns if less than 10% of the surface area described in 7.5.10 above is affected. We only compensate you when the permanent effect of medical or surgical treatment has been established. 7.5.13 Permanent total loss of use of a part of the body will be treated as loss of that part. |



Personal Computers

| Changes to the wording | |
|---|--|
| allsure upgrade wording | Revised wording |
| 11.4 What we do not insure Physical loss or damage 11.4.2 For physical loss or damage, we do not compensate you for: 11.4.2.3 loss or damage that happens because of: 11.4.2.3.a vermin or moths; 11.4.2.3.b a gradual cause ; 11.4.2.3.c cleaning or upgrading your computer; 11.4.2.3.d your computer being confiscated or kept as part of a legal process. 11.4.2.3.e wear and tear; 11.4.2.3.f development of poor electrical and electronic contacts; 11.4.2.3.g scratches to the painted or polished surfaces; 11.4.2.3.h viruses, trojans, worms or other destructive media or computer programmes | 11.4 What we do not insure Physical loss or damage 11.4.2 For physical loss or damage, we do not compensate you for: 11.4.2.3 loss or damage that happens because of: 11.4.2.3.a wear and tear, rust, mildew, corrosion, decay or erosion; 11.4.2.3.b moths or other insects or their larvae, vermin, rodents or your own domestic pets; 11.4.2.3.c gradual deterioration or repairing or any gradual operating cause; 11.4.2.3.d electronic or electrical breakdown or failure unless accompanied by physical loss or damage; 11.4.2.3.e cleaning, or upgrading your computer; 11.4.2.3.f development of poor electrical and electronic contacts; 11.4.2.3.g scratches to the painted or polished surfaces; 11.4.2.3.h viruses, trojans, worms or other destructive media or computer programmes. |



Legal Costs

| Changes to the wording | |
|-------------------------|-----------------|
| allsure upgrade wording | Revised wording |
| No changes | |



Bereavement Expenses

| Changes to the wording | |
|-------------------------|-----------------|
| allsure upgrade wording | Revised wording |
| No changes | |



Identity Theft

| Changes to the wording | |
|-------------------------|-----------------|
| allsure upgrade wording | Revised wording |
| No changes | |



Hospital Cash Plan

| Changes to the wording | |
|-------------------------|-----------------|
| allsure upgrade wording | Revised wording |
| No changes | |



Home Employers Labour Dispute

| Changes to the wording | |
|-------------------------|-----------------|
| allsure upgrade wording | Revised wording |
| No changes | |